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August 31, 2009
October Insurance Renewals
Sumter County BOCC Risk management Department

Dear Sumter County BOCC Risk management Department,

Through our marketing efforts Brown & Brown approached several insurance carriers for the October insurance renewals and as your Broker of Record we would like to make the following recommendations per line of business. Please note that all quotes are attached in the proposal information.

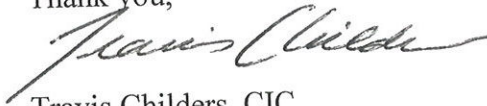
Workers Compensation

 Brown & Brown received workers compensation quotes from PGIT, FACT/FLOC and Hunt Group. PGIT and the Hunt Group have revised their workers compensation quotes due to the rate roll back endorsed by the Department of Financial Services. FACT/FLOC's original quote was a package or "all or nothing" option, which left us with PGIT and Hunt Group options. Overall, PGIT currently has offered the most competitive pricing and we recommend renewing the coverage with PGIT.

General Liability, Public Officials, Auto Liability & Physical Damage

FACT and PGIT have provided quotes to Brown & Brown for the county's general liability, public officials, auto liability and physical damage. Through our market check we found that PGIT's pricing is approximately \$150,000 lower or 60% less than FACT based on the same exposures. As the broker of record, with a savings of this size, improved billing process, more enhanced coverage's and the opportunity for the county to purchase insurance from a larger trust, Brown & Brown recommends changing to PGIT.

Thank you,

A handwritten signature in cursive script, appearing to read "Travis Childers".

Travis Childers, CIC
Account Executive
Brown & Brown